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# Pioneer 5000+

## Benefits Schedule

2017  
USD

For plans starting on or after 1 July 2017



# At a glance



## Overall plan limit

**Pioneer 5000+**  
Up to 5,000,000 USD



## Outpatient co-payment

This is the percentage of co-payment each participant needs to pay towards claims in the plan year.

**Pioneer 5000+**  
0%, 10% up to a maximum 2,000 USD, 20% up to a maximum 4,000 USD or 30% up to a maximum 5,000 USD, as shown on your Takaful certificate.

# Good to know

## Using this Benefits Schedule

Some words and phrases have specific meanings, **we**'ve highlighted them in bold print and **you**'ll find their definitions in your Handbook.

## Before you're treated

It's important **you** request **our** approval before **you** receive **treatment** for the following **treatments** and services:

- Medical evacuation
- **Inpatient** or **daycare treatment** admission
- **Psychiatric treatment**
- Prescription for more than three months' supply of drugs for a **chronic medical condition**
- Single **treatment** or service that costs more than 500 USD or equivalent

If **you**'re unable to ask for approval because it's an **emergency**, **you** or someone on your behalf must let us know about the **emergency** within 24 hours.

## Your deductibles

### Outpatient co-payment

We'll apply your chosen level of **outpatient co-payment**, as shown on your **Takaful certificate**, to **outpatient claims**. Once the total amount of **outpatient co-payment** you have paid in a **plan year** reaches the maximum amount, **you** won't have to pay any more **outpatient co-payment**.

### Dental co-payment

We'll apply **our dental co-payment** to **dental claims** under the **dental benefits** only. See [19 Dental treatment](#).

# What's covered

The **benefits** noted below are subject to the terms, conditions and exclusions contained in your **plan documents**. We'll only pay reasonable costs for **claims** for **treatment** and services that are **benefits** and are **medically necessary**. Reasonable costs are the average cost of **treatment**, expertise or services given by similar types of medical provider within the same country or geographical region, based on our knowledge, experience and reasonable opinion.

## 1 Overall plan limit

We'll pay reasonable costs for **benefits** up to the overall **plan limit** for each **participant** in each **plan year**. **Benefit limits** shown as 'Paid in full' are subject to the overall **plan limit** for each **participant** in each **plan year**.

5,000,000 USD

## 2 Inpatient and daycare treatment

Medical costs including intensive care, theatre, **hospital accommodation**, **medical practitioners**, **specialists**, anaesthetists, nursing, **appliances** and prescribed drugs and dressings.

Kidney dialysis.

MRI, PET and CT scans, X-rays, pathology and other **diagnostic tests and procedures**.

Reconstructive surgery to restore natural function or appearance within 12 months of an **accident** or surgery.

Speech and language therapy and occupational therapy as part of your **inpatient treatment**.

Medical services of a **nurse** that would have been part of your **inpatient** or **daycare treatment** when these are received in your home instead of in **hospital**.

All **inpatient treatment** needed for **acute medical conditions** that begin before the **participant** is eight days old, if the **participant** was conceived by natural conception.

Where **we** agree that parent accommodation is needed in relation to this **benefit** and would normally be paid under section **3 Parent accommodation**, it will be paid under this section instead.

✓  
Paid in full

All **inpatient treatment** needed for **acute medical conditions** that begin before the **member** is eight days old, if the **member** was conceived by assisted conception.

Where **we** agree that parent accommodation is needed in relation to this **benefit** and would normally be paid under section **3 Parent accommodation**, it will be paid under this section instead.

✓  
Up to a **lifetime limit** of 150,000 USD

## 3 Parent accommodation

**Hospital accommodation** costs for a parent or legal guardian to stay with the **participant** if they're aged 17 or under and receiving **inpatient treatment** that **we** cover under **2 Inpatient and daycare treatment**.

✓  
Paid in full

## 4 Outpatient post-hospitalisation treatment

**Outpatient treatment** for 90 days after you're discharged following **inpatient** or **daycare treatment** for the same **acute medical condition**. This **benefit** covers **medical practitioners'** and **specialists'** fees, surgical procedures, prescribed drugs and dressings, MRI, PET and CT scans, X-rays, pathology and other **diagnostic tests and procedures**.

✓  
Paid in full

**i** Your chosen **outpatient co-payment** applies, as shown on your **Takaful certificate**.

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

## 5 Rehabilitation

This benefit is only available if:

- you've received **inpatient treatment** for three or more consecutive days for the same **medical condition**,
- you've stayed in **hospital** for three or more consecutive nights for the same **medical condition**,
- your **inpatient treatment** was covered under **2 Inpatient and daycare treatment**,
- a **medical practitioner** or **specialist** has referred you for rehabilitation, and
- your rehabilitation starts:
  - after you're discharged from **hospital** following your **inpatient treatment**, or
  - when you're transferred to a rehabilitation unit following your **inpatient treatment**.

Your first session must be no more than 14 days after you're discharged or transferred.

This benefit covers **inpatient**, **daycare** and **outpatient** physiotherapy, speech and language therapy and occupational therapy. We'll also pay for accommodation costs at the rehabilitation unit when **medically necessary**.

**i** This section applies before any available benefit limit shown in **8 Physiotherapy and complementary medicine**.

**i** Your chosen **outpatient co-payment** applies, as shown on your **Takaful certificate**.

✓  
Paid in full  
for up to 120 days  
after you're  
discharged or  
transferred

0% or  
10% to max  
2,000 USD or  
20% to max  
4,000 USD or  
30% to max  
5,000 USD

## 6 Cancer care

All **treatment** for, or related to, a diagnosed cancer. This includes **palliative treatment** and care.

✓  
Paid in full

## 7 Outpatient treatment

Surgical procedures.

✓  
Paid in full

**Outpatient** pre-operative tests up to 72 hours before **inpatient** or **daycare treatment** covered under **2 Inpatient and daycare treatment**.

✓  
Paid in full

**Medical practitioners'** and **specialists'** fees, prescribed drugs and dressings, MRI scans, X-rays, pathology and **diagnostic tests and procedures**.

✓  
Paid in full

Kidney dialysis.

✓  
Paid in full

PET and CT scans.

✓  
Paid in full

**i** Your chosen **outpatient co-payment** applies, as shown on your **Takaful certificate**.

0% or  
10% to max  
2,000 USD or  
20% to max  
4,000 USD or  
30% to max  
5,000 USD

## 8 Physiotherapy and complementary medicine

<p>Physiotherapy as part of <b>inpatient</b> or <b>daycare</b> treatment.</p> <p><b>i</b> <i>Outpatient co-payment doesn't apply</i></p>	<p>✓ Paid in full</p>
<p>Post-hospitalisation <b>outpatient</b> physiotherapy. This <b>benefit</b> is available for 90 days after each <b>inpatient</b> or <b>daycare</b> admission.</p>	<p>✓ Paid in full</p>
<p><b>Outpatient</b> physiotherapy when a <b>medical practitioner</b> or <b>specialist</b> refers you.</p> <p><b>i</b> <i>We reserve the right to seek further information from your <b>medical practitioner</b> or <b>therapist</b> if you received further <b>treatment</b> after you've completed six sessions.</i></p>	<p>✓ Paid in full</p>
<p><b>Outpatient</b> podiatry, osteopathic and chiropractic <b>treatment</b>, when a <b>medical practitioner</b> or <b>specialist</b> refers you.</p>	<p>✓ Paid up to 4,000 USD</p>
<p><b>Outpatient</b> traditional Chinese medicine, ayurvedic medicine, acupuncture and homeopathic <b>treatment</b>.</p>	<p>✓ Paid up to 1,500 USD</p>
<p><b>i</b> <i>We reserve the right to seek further information from your <b>therapist</b> if you received further <b>treatment</b> after you've completed four sessions for any one <b>medical condition</b>.</i></p>	
<p><b>i</b> <i>Your chosen <b>outpatient co-payment</b> applies, as shown on your <b>Takaful certificate</b>.</i></p>	<p>0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD</p>

## 9 Psychiatric treatment

<p>Up to 30 days <b>inpatient</b> psychiatric <b>treatment</b> and psychotherapy in the <b>plan year</b>.</p> <p><b>i</b> <i>Outpatient co-payment doesn't apply</i></p>	<p>✓ Paid in full</p>
<p><b>Outpatient</b> psychiatric <b>treatment</b> and psychotherapy.</p>	<p>✓ Paid up to 10,000 USD</p>
<p><b>i</b> <i>Your chosen <b>outpatient co-payment</b> applies, as shown on your <b>Takaful certificate</b>.</i></p>	<p>0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD</p>

## 10 Durable medical equipment

including prosthetic and orthotic supplies

We'll cover costs for:

- Items a **medical practitioner** or **specialist** prescribes which are needed to deliver prescribed drugs and dressings
- Buying and fitting of devices or items **medically necessary** for treatment including spinal supports, orthopaedic braces and air cast boots
- The rental or initial purchase of crutches or a wheelchair if **medically necessary**
- The initial buying and fitting of external prostheses needed after surgery, including artificial eyes and limbs
- The buying and fitting of **medically necessary** orthotic supplies, including insoles and orthotic supports

**i** If the costs are related to a **medical condition** we cover under the following sections, we'll cover these within the **benefit limits** of that section:

- 6 Cancer care
- 11 Congenital abnormalities
- 12 HIV or AIDS
- 13 Organ transplants
- 14 Terminal care
- 23 Emergency treatment outside your area of cover

**i** Your chosen **outpatient co-payment** applies, as shown on your **Takaful certificate**.

✓  
Paid up to  
2,000 USD

0% or  
10% to max  
2,000 USD or  
20% to max  
4,000 USD or  
30% to max  
5,000 USD

## 11 Congenital abnormalities

All **treatment** for diagnosed **congenital abnormalities** and any **related medical conditions**. This includes **palliative treatment** and care for a **congenital abnormality** or any **related medical condition**.

✓  
Up to a **lifetime**  
limit of  
100,000 USD

All **treatment** for diagnosed **congenital abnormalities** and any **related medical conditions** that are diagnosed before an insured **participant** is 31 days old:

- if the pregnancy is the result of natural conception,
- if they are added to the plan before they are 31 days old, and
- the **treatment** would normally be covered under the **lifetime limit** above.

✓  
Paid in full

Once the **participant** reaches five years of age, cover will only be available under the **lifetime limit** above. Any costs paid under this section will not be deducted from the **lifetime limit** shown above.

If the pregnancy is the result of assisted conception, cover will only be available under the **lifetime limit** above.

**i** We'll cover costs for an organ transplant for **congenital abnormalities** and any **related medical conditions** under section **13 Organ transplants**.

**i** Your chosen **outpatient co-payment** applies, as shown on your **Takaful certificate**.

0% or  
10% to max  
2,000 USD or  
20% to max  
4,000 USD or  
30% to max  
5,000 USD

## 12 HIV or AIDS

All **treatment**, including **palliative treatment** and care, for diagnosed HIV or AIDS and all related **medical conditions**.

**i** Your chosen **outpatient co-payment** applies, as shown on your **Takaful certificate**.

✓  
Paid up to  
15,000 USD

0% or  
10% to max  
2,000 USD or  
20% to max  
4,000 USD or  
30% to max  
5,000 USD

## 13 Organ transplants

Kidney, pancreas, liver, heart or lung transplants and any related **treatment**.

**i** Your chosen **outpatient co-payment** applies, as shown on your **Takaful certificate**.

✓  
Paid in full

0% or  
10% to max  
2,000 USD or  
20% to max  
4,000 USD or  
30% to max  
5,000 USD

## 14 Terminal care

**Palliative treatment** and care for a **medical condition** which is diagnosed as **terminal**.

**i** If the costs are related to a **medical condition** we cover under the following sections, we'll cover these within the **benefit limits** of that section:

- 6 Cancer care
- 11 Congenital abnormalities
- 12 HIV or AIDS

✓  
Paid in full

**i** Your chosen **outpatient co-payment** applies, as shown on your **Takaful certificate**.

0% or  
10% to max  
2,000 USD or  
20% to max  
4,000 USD or  
30% to max  
5,000 USD

## 15 Medical evacuation

The costs to transport **you** to the nearest appropriate medical facility when your **medical condition** is an **emergency** and we agree appropriate **treatment** is not available locally.

This **benefit** extends to the costs for **emergency treatment** you receive during the journey.

If we have transported **you** outside your **area of cover**, we'll pay any related costs **you** incur in the country **you're** evacuated to under the sections of your **Benefits Schedule** that would normally apply when **you're** within your **area of cover**.

**Economy class travel costs** for **you** to go back to your choice of your **country of residence**, or your **home country**, after your **emergency** medical evacuation that was covered under this **plan**.

✓  
Paid in full

✓  
Paid in full

## 15 Medical evacuation Continued

Costs of one **dependant** or companion having to accompany **you**, or to travel at the same time if they are not able to accompany **you**, during the actual **emergency** medical evacuation. This **benefit** will only become available if your **medical condition** is **critical** or **you're** expected to stay in **hospital** for seven or more nights.

For the duration of your evacuation and period of admission **we'll** cover:

- Costs for return economy class travel, including taxi transfers to and from the hotel on arrival and departure
- A taxi from the hotel to the **hospital**, and back, once a day
- Reasonable overnight accommodation costs including breakfast.

The costs to transport **you** to appropriate medical facilities to receive **treatment** when your **medical condition** is not an **emergency**.

**We'll** cover costs for return economy class travel to a location of your choice within your **area of cover** if:

- **we** agree appropriate **treatment** is not available locally, and
- **we** agree appropriate **treatment** is available in your chosen location.

**We'll** also cover costs for airport taxi transfers.

Cover is only available under this **benefit** if the **treatment** is covered under **2** [Inpatient or daycare treatment](#), or **4** [Outpatient post-hospitalisation treatment](#) to **14** [Terminal care](#).

✓  
Paid in full

**Optional benefit**  
Only applicable if selected

✓  
Paid up to 2,000 USD

## 16 Local ambulance

Costs of the appropriate type of ambulance needed to transport **you** to the nearest available and appropriate local **hospital** because of an **emergency** or if **treatment** is **medically necessary**.

**i** Cover is only available under this **benefit** if the **treatment** is covered under the following sections:

- 2** [Inpatient and daycare treatment](#)
- 4** [Outpatient post-hospitalisation treatment](#)
- 6** [Cancer care](#)
- 7** [Outpatient treatment](#)
- 9** [Psychiatric treatment](#)
- 11** [Congenital abnormalities](#)
- 12** [HIV or AIDS](#)
- 13** [Organ transplants](#)
- 14** [Terminal care](#)

✓  
Paid in full

## 17 Mortal remains

If **you** die outside your **home country**, **we'll** cover reasonable costs:

- to transport your body or mortal remains to your **home country** or your **country of residence** as directed by your next of kin or estate, or
- for your burial or cremation at the place of your death as directed by your next of kin or estate.

In the event of your burial, **we'll** cover:

- The cost of opening or reopening a grave
- Any exclusive right of burial fee
- Burial costs

In the event of your cremation, **we'll** cover:

- The cost of any doctor's certificates
- Cremation costs, including the removal of any medical device before the cremation

✓  
Paid in full



## 18 Compassionate emergency visit

Costs you have to pay for one economy class return travel ticket from your area of cover for you to:

- visit a close family member if their medical condition is critical, or
- attend their burial or cremation following their death.

We'll cover a maximum of one return journey in the plan year.

✓  
Paid in full

## 19 Dental treatment

Outpatient dental treatment for damage to natural teeth caused by an accident when:

- the treatment can only be provided after you've received inpatient treatment related to the accident, and
- you receive treatment within 90 days after you're discharged from hospital for your related inpatient treatment.

This benefit includes the cost to supply and fit dental implants.

✓  
Paid in full

Outpatient dental treatment for damage to natural teeth caused by an accident, except when the damage is caused by eating. Cover is only available when you receive treatment for the accidental damage within 10 days of the accident. This benefit also includes one follow-up consultation within 30 days of the accident.

✓  
Paid up to 1,500 USD

**i** Your chosen outpatient co-payment applies, as shown on your Takaful certificate.

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

Dental co-payment

Not applicable

Routine outpatient dental treatment, including treatment for accidental damage to natural teeth when the damage is caused by eating. This benefit covers dental examinations, scraping, cleaning and polishing, minor gum treatment, X-rays, composite fillings and simple non-surgical extractions only.

Cover is available after you've had 182 days' continuous cover from the date that this optional benefit was first introduced on your plan.

Major restorative dental treatment, including treatment for accidental damage to natural teeth when the damage is caused by eating. This benefit covers:

- Surgical extractions, including wisdom teeth
- Root canal treatment
- The cost to supply, fit and repair crowns, bridges and dentures
- X-rays needed to support major restorative dental treatment
- Major gum treatment

Cover is available after you've had 182 days' continuous cover from the date that this optional benefit was first included in your plan.

Dental co-payment

25%

**Optional benefit**  
Only applicable if selected

✓  
Paid up to 1,500 USD

## 20 Wellness

Participants aged 18 or over: routine health checks including cancer screening, cardiovascular examinations, neurological examinations, vital sign tests and vaccinations.

Participants aged 17 or under: routine health checks and vaccinations.

One sight examination and one hearing examination in the plan year.

✓  
Paid up to 1,000 USD

✓  
Paid up to 250 USD

## 21 Hormone replacement therapy

Hormone replacement therapy for symptoms of the menopause.

**i** Your chosen *outpatient co-payment* applies, as shown on your *Takaful certificate*.

✓  
Paid up to  
500 USD

0% or  
10% to max  
2,000 USD or  
20% to max  
4,000 USD or  
30% to max  
5,000 USD

## 22 Hospital cash

We'll pay you for each night you stay in a hospital for inpatient treatment:

- if the inpatient treatment and hospital accommodation you receive during your stay are provided free of charge, and
- we would otherwise cover the treatment or services you receive during your stay under this plan.

We'll pay for a maximum of 20 nights in the plan year.

✓  
125 USD  
paid to you for  
each night

## 23 Emergency treatment outside your area of cover

Inpatient and daycare treatment when your medical condition is an emergency.

**i** *Outpatient co-payment doesn't apply*

Outpatient treatment when your medical condition is an emergency.

**i** Your chosen *outpatient co-payment* applies, as shown on your *Takaful certificate*.

Costs of the appropriate type of ambulance needed to transport you to the nearest appropriate local hospital. This benefit is only available when your medical condition is an emergency.

**i** We will only cover you if the emergency would be covered if you were within your area of cover

Not applicable  
Area of cover is  
worldwide

0% or  
10% to max  
2,000 USD or  
20% to max  
4,000 USD or  
30% to max  
5,000 USD

Not applicable  
Area of cover is  
worldwide

## 24 Health management services

Access to our CARE team to receive tailored information and discuss any chronic condition and disease management.

✓  
Included

## 25 red24 security services

**AdviceLine:** 24/7 personal security information and advice for all your travel safety queries. Visit [www.red24.com/aetna](http://www.red24.com/aetna) to register for this service.

**ActionResponse:** 24/7 international rescue and response service for you in a potentially life-threatening, non-medical event. Visit [www.red24.com/aetna](http://www.red24.com/aetna) to register for this service.

  
Included

All cover provided under this Benefits Schedule is subject to the terms of your plan documents.

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